



## Journal of Internet Banking and Commerce

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### From the JIBC Editor-in-Chief

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*Brief Biographic Description:* Professor Agarwal an international expert on ICT, Internet Governance and Policy. He has lectured around the world on IT Strategy, eCommerce, Entrepreneurship and Technology Policy. Other than his full time responsibilities, he is serving as International Advisory Board Member to World Entrepreneurship Forum (WEF); High-Level-Adviser to UN GAID and member of numerous editorial boards/review panels. He is currently President of Cambridge Global Partners (CGP), an international consulting firm operating in four continents and affiliate researcher at University of Edinburgh.

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I am always fascinated with the grand technology events, September/October are one of the most watched months in the annual tech calendar. Though the concept of mobile wallet is doing rounds for last couple of years, but launch of 'Apple Pay' this September has sealed its fate. Mobile Wallet (or digital wallet) is The Future of payments (Good bye old plastic credit cards).

I am excited about Apple pay for various reasons. First of course is my hip-wallet will be much lighter without the credit cards, but there are other important things. Though, Mobile Wallet is not a novel concept, however, apple has embedded the most important feature in this new avatar – 'convenience' which was absent in other digital wallet products like Google Wallet and Softcard. Some of the other important features are security, acceptance and seamless integration with other products like iWatch. The journey of mobile wallet and digital currency (Bitcon) does not stop here; it is just the

beginning of another era of collaboration between technology and finance. We would be keen to learn more about empirical work done in these areas, I would encourage our authors to submit their work to JIBC.

In this issue we have 8 research articles and 3 opinion articles. The article on digital overload measures whether there is a relationship between information overload in the virtual environment and the response between consumer satisfaction and feeling confused. In another interdisciplinary article, author explores relationship between customer satisfaction and corporate image in the Srilankan banking sector. And I could not agree less than Ms Megha Singh who argued, in her opinion piece, that good service makes all the difference. I welcome you all to read these interesting articles.

This is the start of the new academic cycle at most of the western universities. Please do circulate JIBC among your students and encourage them to signup for the free yahoo service. We promise to send only 'three' emails per year with excellent articles that would keep you updated on the latest research.

I welcome any comments or observation related to the issue. I wish to thank our editorial board Nahum, Robert, Francis, Joshua and Anne-Marie for another successful issue of JIBC.

Nikhil Agarwal